

# Association of Dalhousie Retirees and Pensioners (ADRP)

## NEWSLETTER

Volume 12, Number 4, November 2013

**Notice of GENERAL MEETING**  
**University Hall, MacDonald Building**  
**Wednesday, 11 December 2013**

**1:30 Meet & Greet** (coffee, tea, water available)

**2:00 – 3:30 Meeting**

**Following the meeting there will be a Social Gathering,  
3:30 to 5:30, Earl of Dalhousie Pub, University Club**

**Membership fees for 2014 may be paid at the meeting  
(if not already paying through monthly payroll deduction).**

Day parking tickets for ADRP members are available from the Security Office, McCain Building

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## From the Editor

This Newsletter and the Reports therein reflect the serious productive work being done on your behalf by the Officers, Board, Committees and Representatives of the ADRP. Please come to the **General Meeting on December 11, 2013** to contribute your opinions, comments and applause to these efforts. Following the General Meeting, there will be a social gathering in the Earl of Dalhousie Pub. Rumour has it that our our new University President, Richard Florizone, has been invited to join us, so do come to meet, greet and inform him.

Also in this issue, and ‘hot off the press’ is a draft of a new Memorandum of Understanding between the ADRP and Dalhousie. Your comments and critiques are welcome and necessary.

The opinion article by David Zitner calls our attention to how some of our tax dollars are or are not being spent. As pensioners, are we getting the attention we need when we need it, particularly if we have had little need of it before due to our healthy lifestyles? Can the ADRP be more active in advocating regarding these issues?

The University Archivist, Michael Moosberger needs you...to help tell the history of Dalhousie for its 200th anniversary. Given the ADRP membership has contributed enormously to today’s successful reputation of Dalhousie, we are encouraged to volunteer to facilitate telling our stories while we can.

As the Holiday Season approaches, and we gather with new and old friends and family for good cheer, sometimes friendly chats turn to more animated arguments that might have the “well in my day...!” ring to them. To help keep our senses of humour intact, included are a few wise words found on a print in a London shop many years ago, words to keep in mind as we are indeed getting older. Hope it brings a chuckle or two.

Best wishes for happy holidays and good health in 2014 from your Editorial Team!

Denise Sommerfeld, Co-editor

**Editorial Policy:** The ADRP intends to publish the newsletter every three months. It is hoped the newsletter will serve the following purposes: To provide pertinent information; To provide a forum for the free exchange of views on issues relevant to our membership; To serve as a documentary record of matters relating to the ADRP. The Editorial Board, under the ultimate direction of the ADRP Board, takes responsibility for the contents of the newsletter. Signed contributions will take the form of short articles and letters to the editor; these will normally represent the opinions of the author, and need not represent the views of the ADRP. Anonymous material will not be considered for publication. The Editorial Board retains the right to edit or reject contributed material and to elicit similar and opposing views surrounding any issue raised.

**The Editorial Board: Blanche Potter Creighton, Co-Editor; Denise Sommerfeld, Co-Editor;**  
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**DRAFT AGENDA**  
**ADRP GENERAL MEETING**  
**2:00-3:30 pm on WEDNESDAY, December 11, 2013**  
**University Hall, MacDonald Building**

1. Call to Order and Adoption of the Agenda. (Carolyn Savoy)
2. Remembrance of deceased members. (Carolyn Savoy)
3. Minutes of the Annual General Meeting of 24 April 2013. (Carolyn Savoy)
  - a. Approval:
  - b. Matters arising:
4. President's Report. (Carolyn Savoy)
5. Treasurer's Report. (Anne Dunsworth)
6. Committee Reports (discussion of these reports is greatly encouraged):
  - a. Benefits Committee. (David Tindall)
  - b. Communications Committee. (Blanche Potter)
    - i. Website. (Randy Barkhouse)
    - ii. Newsletter. (Blanche Potter)
  - c. Membership Committee. (Colin Stuttard)
  - d. Pension Advisory Committee. (Paul Huber)
7. Other Reports
  - a. SCANS (Seniors' College Association of Nova Scotia) (Philip Welch)
  - b. CURAC (College and University Retirees Associations of Canada)  
(Randy Barkhouse)
8. Any Other Business.
9. Adjournment.

**Draft Minutes**  
**ADRP Annual General Meeting**  
**2:00-3:30 pm on Thursday, April 24, 2013**  
**University Hall, MacDonald Building**

1. **Adoption of Agenda:**  
 With about 32 members present, President Barkhouse called the meeting to order at 2:05 pm. By consensus the agenda was ADOPTED as circulated.
2. **Recognition of deceased members:**  
 The Chair asked for a minute of silence to recognize the recent deaths of members Mona Horrocks, Andy MacKay, Bill McCormick, John Misick, Marie Savoie, Mary Turner.
3. **Minutes of the General Meeting, December 12, 2012:** By consensus, the minutes were APPROVED as circulated.
4. **President's Report:**  
 Observing "that was a quick three years.", President Barkhouse reviewed the main points of his written report (previously circulated in the AGM Newsletter, Vol. 12, No. 2). In light of his interesting and enjoyable experience, he urged all ADRP members to consider service as Board members.

The Board of Directors has been preparing its second annual report of ADRP members' concerns to the University's Board of Governors Human Resources Committee. Negotiations with the University's HR staff produced agreement to extend and expand the Medavie Blue Cross premium holiday for regular retirees to offset the excessive premiums paid by this group in past years; and discussions have continued towards establishing a Retirees Benefits Advisory Committee to oversee future use of the accumulated premium surplus, and recommend changes in extended health coverage and other benefits for retirees. On April 1<sup>st</sup>, the ADRP's monthly dues deduction was implemented for members who chose this new option after we had sent information and membership forms to all pensioners (using mailing labels kindly provided by the University's payroll Department). With respect to pending provincial pension plan regulations, ADRP Board member Paul Huber made suggestions to the relevant government committee, which seems to be waiting for Ontario to show the way forward. Randy thanked all members of the ADRP Board and Benefits Committee for their many hours of deliberation in the past year, and expressed confidence that the 2013-2014 Board will be able to build on the results of their work.

Bob Rodger wondered when would there be a pensioners' representative on the Board of Trustees of the Retirees Trust Fund. Randy suggested perhaps not soon, if ever? Huber remarked that he had queried the government committee regarding a pension reform proposal that, by law, two pensioners would be included on a pension advisory committee (for each pension plan); he noted that such a committee would have less power than currently available to Dalhousie's existing PAC. A new PAC arrangement would be difficult to set up, and therefore unlikely. Randy commented that pensions were seen to be an issue between employer and employees,

with pensioners excluded, although the Province had recently moved to give civil service pensioners some representation; this seemed unlikely to occur in the near future at Dalhousie.

Finally, Randy referred to his additional article in the Newsletter entitled “Where Dal Pensioners Retire”. Mailing labels provided by the University’s HR department had revealed a very wide geographical distribution of Dalhousie’s pensioners: 75% (604 of 804) residing in HRM; another 71 in the rest of Nova Scotia; 94 in the rest of Canada; and 35 outside Canada.

**5. Treasurer’s Report:**

Dick Sutherland reviewed his financial statement for 2012 (as published in the April AGM Newsletter), noting that the dues income was slightly below budget. This was because of the switch to monthly dues deductions for most members, some of whom started deductions on April 1<sup>st</sup>, 2012, but had not paid dues for the first quarter of the year, and at least 17 would not begin dues deductions until January 2013. This was a one-time transition which was expected to have a very positive effect on membership dues income from now on. The number of members now registered for automatic dues payments was 292. There overall budget surplus (\$1984.01) was about one-third larger than the 2011 figure (\$1481); \$5 per member (\$1595) was transferred from the surplus to the Contingency fund (for possible extraordinary expenses, such as legal costs, should those ever be incurred). The Association’s assets and liabilities (including \$786.02 of Regional CURAC funds) were balanced. In his proposed budget for 2013, the Treasurer expected an increase in dues income with a membership goal of at least 50% + 1 of Dalhousie’s Pensioners. Sutherland *MOVED: That the Treasurer’s report be accepted.* CARRIED without dissent. Huber commended the Treasurer for his good report, and thought the sizes of contingency and accumulated surplus amounts were realistic. As a director on the CURAC board, and Chair of its Pensions Committee, he noted that the ADRP had not yet sent our annual dues for 2013 (50 cents/member), but acknowledged that these are usually sent in September. Responding to a query from Patrick Ryall regarding income from GIC investments, Sutherland advised that the income is recorded when the GIC matures; current annual interest rate is about 1.5%.

**6. Standing Committee Reports:**

**A. Benefits** – David Tindall referred to his written report in the Newsletter, especially the still-to-be-realized prospects for travel health insurance. Scott Wood asked why the Blue Cross premium holiday did not extend to “early” retirees (so designated because their spouse was under 65 years old). Randy advised that they were eligible for an individual Health Spending Account administered by Medavie Blue Cross. David explained that Lee Crowell had acknowledged an error regarding premiums paid by about 20 “early” retirees, but drug coverage had continued for the under-65 spouse; so they were not overcharged. Randy undertook to check on this issue for Scott. On motion, the treasurer’s proposed budget was APPROVED.

**B. Communications Committee**

- i. **Website** - Randy Barkhouse reiterated that the ADRP website (<http://www.adrp.dal.ca/index.html>) is updated regularly, and the visitor rate is increasing

- ii. **Newsletter** – Co-editor Blanche Potter Creighton thanked her co-editor, Denise Sommerfeld, and Randy for their help during her own illness. Randy noted that technology, especially email, is a great benefit for the production and distribution of the newsletter.

**C. Membership** – Gweneth Mounter was unable to attend the meeting, but her written report was included in the April Newsletter. The Secretary reported that the total number of members who had paid dues for 2013 before this meeting was more than 310, of whom 292 had registered for monthly dues deductions.

8. **Pension Advisory Committee** – Paul Huber’s extensive written report was in the Newsletter. He noted that there had been little pension indexation through the past decade, and pensions of individuals who had retired in 2001 were now more than 16% behind increases in the Consumer Price Index for the same period (see Huber’s section 5.1 on p. 16 of the Newsletter). Several members contributed to subsequent discussion of pension issues, including administration and the role of pension fund trustees.
9. **Nominating Committee** (Barkhouse, Bradfield, Welch) – the Committee’s written report, published in the Newsletter, was amended by the addition of further nominations: 1<sup>st</sup> VP (rather than Member-at-Large), Denise Sommerfeld; Secretary, Randy Barkhouse; Treasurer, Anne Dunsworth; Members-at-Large, Pat Farmer, Donna Meagher-Stewart, David Patriquin. Dorothy Moore’s nomination for 4<sup>th</sup> VP was initially accepted, but later withdrawn by Dorothy. After the requisite three calls for further nominations from the floor, the President declared the slate of nominees elected:  
President, Carolyn Savoy; VP1, Denise Sommerfeld; VP2, John Barry; VP3, Larry Nestman; Secretary (and Immediate Past President), Randy Barkhouse; Treasurer, Anne Dunsworth; Members-at-Large, Pat Farmer, Paul Huber, Donna Meagher-Stewart, David Patriquin; Chairs of standing committees (and thereby also Board members-at-large), David Tindall (Benefits), Blanche Potter-Creighton (Communications), Colin Stuttard (Membership).
10. **Representatives’ Reports:**
  - A. **SCANS (Seniors’ College Association of Nova Scotia)** – In addition to his written report (see Newsletter), Philip Welch, Past President of SCANS, commented that with about 600 members the College was doing almost too well, having some difficulties keeping up organizationally.
  - B. **CURAC (College and University Retirees’ Associations of Canada)** – Barkhouse noted that UBC Professors Emeriti comprise an arm of the UBC Alumni Association. He also reported that CURAC Newsletters (at <http://www.curac.ca/>) had improved, with articles on pensions, including Paul Huber’s critique of the Ontario Pensions report; the national CURAC conference will be held in June at the Memorial University of Newfoundland. CURAC is affiliated with the American Retirees of Higher Education (AROHE).
11. **Auditor:** Rectifying an oversight earlier in the agenda, Pat Ryall MOVED: *That John Rutherford be re-appointed as the Association’s Auditor.* AGREED.

12. **Adjournment** – Before adjourning, Huber led the assembly in plaudits for the outgoing President, Randy Barkhouse. The meeting adjourned at 3:30 pm.

**President's Report for General Meeting, December 2013**  
**Dr. Carolyn Savoy**

Randy Barkhouse and I met with Dalhousie President, Dr. Richard Florizone and Assistant Vice-President (Human Resources) Katherine Frank for a 30 minute meeting on November 4, 2013. We discussed the possibility of ADRP members being more involved in the university community. All of us agreed that this was a positive suggestion and we will seek suggestions from our members for collaboration opportunities. Please feel free to send along any ideas you think will enhance collaboration between our parties. We have had a positive relationship with Katherine Frank and she has certainly supported our requests related to benefits for our members such as payroll deduction for the ADRP membership and cost sharing with the ADRP for a benefits consultant who has proven to be an asset to us. Hopefully, we will have similar support from Dr. Florizone.

The ADRP Board has drafted a new Memorandum of Understanding (MOU) to replace one agreed several years ago. The first draft of that MOU follows my report.

Pension indexation was also discussed, but there was no appetite for much exploration. All of us agreed that the issue of indexation was a sore point with retirees. Dr. Florizone was not willing to discuss this issue and holds the same opinion that he expressed in his email to me which appeared in the last newsletter.

As you will read in David Tindall's report, I attended two meetings along with him to try to improve our benefits plans for reduced premiums and travel insurance. Hopefully, by the next newsletter we will have a positive outcome to report from our efforts.

It is with pleasure that I announce the election of Dr. Philip Welch to the position of 4<sup>th</sup> vice president of ADRP. Philip is a long standing member of the ADRP and has a great deal of expertise to contribute to the business of the Board. Welcome aboard Philip.

I wish you all a wonderful holiday season with family and friends. Enjoy!

**From the ADRP Board: Draft Memorandum of Understanding**  
**23 November 2013**

At the November 4, 2013 meeting of the President and Secretary of the ADRP with Dalhousie President Richard Florizone, it was agreed that a new Memorandum of Understanding would be created between the ADRP and Dalhousie. A Memorandum had been signed in the early days of ADRP, but had lapsed. In the interim several new understandings had been reached which would be useful to have included in a comprehensive document.

Your ADRP Board would like to engage members of the ADRP in drafting a new Memorandum that will be submitted to President Florizone for his review early in 2014. After a round of revision with him it is expected that the new Memorandum will be signed in early February.

The draft created by your ADRP Board is included below. Suggestions for changes and additions are encouraged. Please send any you wish to make to [adrp@dal.ca](mailto:adrp@dal.ca), or raise them at the General Meeting on December 11, 2013.

### Memorandum of Understanding (Draft)

**Whereas** the Association of Dalhousie Retirees and Pensioners (ADRP) was formed and has been registered under the Societies Act of Nova Scotia for over a decade

and;

**Whereas** the ADRP wishes to continue a cooperative and mutually respectful relationship with the Board of Governors of Dalhousie University (Board)

and;

**Whereas** the Board values its relationship with retired faculty and staff, recognizing their contributions, commitment, and ongoing interest in the University's mission as assets;

#### **The following understandings have been reached:**

The Board shall collaborate with the ADRP to promote, enable and acknowledge the continued volunteer efforts of retired members of the University to participate in scholarly, professional, and other activities within the University.

The Board shall continue to support the ADRP having observer status on the Pension Advisory Committee, and the ADRP's participation in all relevant discussions of the Dalhousie Pension Plan.

The Board and the ADRP acknowledge their commitment to the Retiree Benefits Advisory Committee.

The Board shall continue to provide to the ADRP office space located on campus under terms previously agreed upon in a separate lease agreement, and shall continue to provide retirees with access to the University's WIFI network. The ADRP shall be responsible for phone and computer connection costs in its office.

The Board shall continue to provide dues deduction from pension payments process as currently in operation. Any changes shall be by mutual agreement.

The University shall continue to provide server space for the ADRP web site, but the ADRP website development shall be the responsibility of ADRP. The ADRP shall continue to be provided with Dalhousie e-mail services ([ADRP@dal.ca](mailto:ADRP@dal.ca)).



The Board shall notify the ADRP when the term of the Retiree Member of the Retirees Trust Fund (RTF) is due to expire, and accept nominations from the ADRP for the Retiree Member's position in the fiduciary role of the trustees.

The ADRP shall continue to annually submit a report to the Human Resources Committee of the Board, copied to the President of Dalhousie.

The Board shall appoint a senior officer to liaise with the ADRP on any matters of mutual concern. This shall not preclude occasional meetings with the President or other senior officers as may be agreed.

ADRP shall continue to have the opportunity to make a 30-minute presentation regarding the Association, including its objectives, at pre-retirement seminars offered to faculty and staff.

The University President shall host an annual reception for its retirees, usually at Homecoming.

The Board shall provide a separate "Dalhousie Retiree" designation for donations to the University and the United Way.

These understandings may be varied from time to time by mutual agreement of the Board and the ADRP, and will be reviewed periodically with the Senior Liaison Officer.

\_\_\_\_\_  
President, ADRP

\_\_\_\_\_  
President, Dalhousie University

Date \_\_\_\_\_

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### **Treasurer's Report - November 21, 21013** **Anne Dunsworth**

**Interim update regarding expenditures for the 2013 Budget:**

- There is a slight shortfall for Social Committee expenses.
- Other regular expenditures are somewhat under the projected estimate (such as: travel, membership committee, office).
- There has been one additional expenditure. It is the rental cost for a meeting room for the ADRP Board of Directors at the Halifax Public Library. To date, there have been two meetings at the total cost of \$57.50.

**Update regarding ADRP's GIC investments with BMO:**

- Both ADRP GIC's will reach their maturity in 2014.

- The first one to mature will be rolled over to continue with a Cashable Rate Riser GIC. This means that the GIC's would be cashable in full on the 15th day of each month during the first year, and on the first and second anniversary of the issue date.
- For the purpose of obtaining interest, all current money in the ADRP's BMO checking account exceeding \$2,500 will be moved into this GIC.
- Decisions will be made at a later date regarding the second GIC; it does not mature until December of 2014.

A full financial report for 2013 including the Budget for 2014 will be presented at the ADRP Annual General Meeting in April of 2014.

## **Report of the Benefits Committee (BenComm) - November 21, 2013** **David Tindall, Chair**

### **Cross-Experience Rating of the Blue Cross Plan**

The ADRP has the position that the Health Plan should be cross-experience rated with that of the active employees. This would result in a decrease in premiums for retirees and a small increase for active employees, which they would recoup once they retired.

Especially as indexation of Dal Pensions seems to be a far-off dream, retirees are very interested in restraining their health care costs. Active employees, on the other hand, while also cost-conscious, can expect year-to-year salary raises on an on-going basis. This view was presented to the Employee Benefits Committee (EBC, which controls benefits for "active" employees) in October 2012, to a lukewarm reception.

However, early this October, your representatives were invited to make a presentation to a General Meeting of NSGEU Local 77 (Secretarial and Technical Staff), attended by close to 100 of their members. This strategy was enthusiastically received, with no negative comments, and we found it very encouraging.

A week later, a similar presentation made to a meeting of the EBC received a mixed reaction.

In the meantime, we have been invited to make a presentation to the Dalhousie Faculty Association (DFA) Executive and this is scheduled for December 3rd. We hope that we will be able to report positively on this meeting at the December General meeting of the ADRP.

### **Travel Medical Insurance Coverage**

We have received a little more information about the cost of travel insurance and, cautiously, that news is good. The original estimate of \$20 per month (Family Coverage) was based upon it being a stand alone plan. SSQ (the carrier of the Travel Insurance for the "active" employees) appears willing to include us in the employee group -- i.e. "cross-experience rating" us for this purpose -- for roughly \$8 per month.

We still remain concerned about the "small print" of the coverage (we have seen a summary, which looked good) -- Coverage is of little use if your claim can readily be

denied, for example, because of a "pre-existing condition".

Because the Travel Medical Insurance would NOT be optional, we have some concern that a number of members might drop their Blue Cross coverage entirely if they don't travel out of province.

Very briefly, the coverage we are looking at would be as follows:

- \* \$8.00 Family/\$4.00 Single
- \* Trip duration 30 days, but any number of trips per year
- \* "Stable" pre-existing conditions would be OK ("Stable" means no change in previous six months)
- \* Coverage (and, presumably, premium!) ceases at age 80

Please let us know your thoughts! ([adrp@dal.ca](mailto:adrp@dal.ca))

### **Semi-Private Hospital Coverage**

Consideration of whether to drop the Semi-Private Hospital component of the Plan (which is quite costly and provides, in practice, very little benefit) is presently taking a back seat to the Travel Plan issue.

### **Plan Renewal**

Information about the costs of renewing the Plan (due in April) is about to become available. Preliminary indications are that, after three years of stable premiums, we are looking at an increase of about 10% for the current coverage.

The Retiree Benefits Advisory Committee (RBAC) is scheduled to meet on December 10th. Plan renewal, Travel Coverage and DalPlex fees for ADRP members will be on the agenda.

As always, we look forward to your suggestions and contributions!

**The current ADRP nominees to RBAC** are: Michael Bradfield (Secretary), Dianne Pothier and David Tindall (Chair). From the BoG: Lee Crowell (Vice-Chair) and Darryl Warren with Kirk Shand (Mercer) as advisor.

**BenComm Members:** Randy Barkhouse, John Barry, Michael Bradfield (Secretary), Larry Nestman, Dianne Pothier, Carolyn Savoy, David Tindall (Chair), Peter Wallace and Philip Welch.

## **Communications Reports**

### **Newsletter – Denise Sommerfeld (for Blanche Potter Creighton)**

The ADRP produces 3-4 issues of the ADRP newsletter each year with reports and articles of interest to the membership. We invite members to also submit articles, opinions and notices of interest. Each issue of the ADRP Newsletter is also posted to the web site, and an archive of past issues is available there.

The newsletter is circulated by e-mail as soon as it is ready for distribution. **If you change your e-mail address or postal address, please send an e-mail to [ADRP@dal.ca](mailto:ADRP@dal.ca) to alert us.**

For the small number of copies (~30) still printed and mailed to those without e-mail addresses, or those who have specifically requested printed copies, there is a delay in your receipt of the Newsletter due to printing times and unpredictable delivery times of 'snail mail'. If you wish to receive it sooner and do have an e-mail address, let us know what it is and we would be very happy to make the switch ([ADRP@dal.ca](mailto:ADRP@dal.ca)).

### **Web Site Report – Randy Barkhouse**

The ADRP web site ([adrp.dal.ca](http://adrp.dal.ca)) provides reports and notices for ADRP members, It also is a repository of other documents including membership application, past newsletters, the ADRP constitution, and our by-laws. In addition links to other organizations, and web sites of interest are provided. These include links to annual reports on the Dalhousie Pension Plan issued by Financial Services.

Recent reports added to the ADRP home page include the March 31, 2013 Actuarial Valuation Report on our pension plan. Recent links include the notice from SCANS of the Ken Rozee Memorial Lectures, for which the ADRP is a sponsor.

When new items are first added a "New" flag is included, as well as the month posted, to alert readers to that material. The "New" flag is removed after about 60 days.

While our newsletter is published 3-4 times annually, the web site is updated throughout the year. Members should check back regularly to see what is "New".

### **Membership Committee Report - November 21, 2013** **Colin Stuttard, Chair**

For most organizations seeking to promote the interests of their members, numbers are important – more members usually = more "clout". So recruiting and retaining members is an important facet of ADRP activity (and activity prolongs life, they say). The total number of living Dalhousie retirees apparently is now about **900**, and we would like to claim at least 50% of these as dues-paying ADRP members, preferably by monthly dues deductions from pensions at source!

Our by-laws say members' dues are payable at the beginning of the fiscal year; that is, in the month of January (the ADRP fiscal year is the calendar year). However, although we have no formal policy, we'll always accept tardy dues payments, and we currently deem members who had paid dues for the preceding year to be still in good standing until the end of the current year (and we'll send reminders in November). After December 31, we deem any members with dues unpaid for the previous year to be delinquent; and we might exclude them from regular contact with the Association (no notices of interesting activities or events, no Newsletters), but we may send "We miss you" messages.

As of November 21, 2013, the Association has **398** members in good standing (including our still lone honorary member, Tarun Ghose, and two associate members – not yet

retired). Of these, **313** are paying dues by monthly deductions (\$1.66) from their pensions, and two more are in process; 50 have, or soon will have, paid dues in full (cash or cheque) for 2013. A further **32** members paid dues for 2012 (some not until the December 2012 General Meeting), but have not yet paid dues for 2013, nor registered for monthly dues deductions (they're getting reminders, and we hope to see some at the General Meeting). And we have **103** dues-delinquent members, although a few of these may no longer be with us (we're aware of 11 members who died this year, to date). The rest, we'll try to contact with our "We miss you" messages.

[Ed. note: If you are **not** paying dues by monthly pension deduction and are unsure whether you are or are not 'delinquent' in your dues payment, please feel free to ask ([ADRP@dal.ca](mailto:ADRP@dal.ca)). As well, the form **Application for Payment by Pension Deduction** is at the end of this newsletter.]

**Pension Plan Report - November 21, 2013**  
**Randy Barkhouse and Paul B. Huber (ADRP Representative to the Pension Advisory Committee)**

The most recent actuarial valuation of the Dalhousie Pension Plan provides numbers that should give some hope of relief to those pensioners who have suffered longest from several years of little or no indexation. Although no regular indexation will be possible again this year due to past years' low returns that must still be caught up (Rule 9e), the level of surplus in the Retirees Trust Fund (RTF) from which pensions are paid, provides a basis for expecting some catch-up indexation as described in Rule 9f of the Pension Plan. It will be at the discretion of the RTF trustees to decide if those hopes will be realized to any extent.

The actuarial valuation of the Dal Pension Plan (as of March 31, 2013) was released in late October. It was subsequently posted on the Dal pension web site. A link to it has been provided from the ADRP web site ([adrp.dal.ca](http://adrp.dal.ca)) for convenience of access. An overview was provided to the Pension Advisory Committee (PAC) earlier in October, prior to the full document being available. An online article was published in DalNews concerning what the valuation was purported to show about the state of the pension plan, quoting members of senior administration. Dal pensioners may have noticed comments posted on that article from two of your ADRP board members. Your primary PAC representative, Paul Huber, wrote a further comment, but apparently too late to be posted. This article draws on the contents of Paul's remarks.

*"... Dalhousie's administration needs to turn off its propaganda machine and strive to be more transparent to employees and pensioners regarding the pension plan .*

*The recent preliminary actuarial valuation does show that the going-concern pension deficit (as of 31 March 2013) was \$84.1 million, up from \$73.4 million as of March 2010. This increase in the actuarial deficit has absolutely nothing to do with life expectancy; instead, it results from the elimination of \$40 million of so-called "actuarial asset smoothing." Expressed differently, the actuaries added \$40 million of phantom smoothing assets in 2010, which they now have eliminated as required by the new rules in the Pension Benefits Act. Without this "smoothing," the deficit in 2010 would have been \$113 million, not \$73 million.*

*Actuarial liabilities did not grow faster than the market value of assets over the subsequent three years. Assets rose by \$183.4 million -- nearly 27 percent -- from \$689.9 million to \$873.3 million, while liabilities went up \$154.4 million or 19 percent...*

*In the early 1980s, Dalhousie's actuary recommended the two-fund structure to provide at least some excess-interest indexation in a pension plan that heretofore never had indexed anyone's pension. For most of the second fund's initial fifteen years, I chaired the RTF's trustees and the arrangement worked as intended, despite minor problems. Neither then nor down to the present time did the two-fund structure ever "compromise sustainability" or "bring imbalances" to the Dalhousie Pension Plan. Indeed, the opposite was the case: the RTF's investment performance was more stable than that of the main pension fund and therefore stabilized the Plan.*

*Both excess-interest indexation and SOCC transfer some investment risk to retirees and to employees, and hence away from the Dalhousie pension plan and the Board of Governors. Eliminating these unique features, as proposed by the Administration will not strengthen the pension plan, nor "de-risk" it, nor stabilize it. Instead, the opposite will occur. What the Dalhousie pension plan urgently needs is improved governance and greater accountability."*

The annual Financial Report to June 30, 2013 for both the Pension Trust Fund and the Retirees Trust Fund have also been posted to the Dalhousie web site. Both are linked from the ADRP web site for convenient access by pensioners. We know as well that investment returns for both were excellent in the July-September quarter. The RTF trustees have all such information and more when they make their decisions.

The fiduciary duty of the RTF trustees requires that they act in the interest of beneficiaries, and not in the interest of the sponsor or any other party.

Rule 9f states:

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"PRIA" means the post-retirement interest assumptions used by the Actuary. ... ; and for Members who retired on or after 30 June 1996, PRIA is set equal to 4.55%."

The \$26.5 million RTF surplus shown as of March 31, would allow over \$13 million to

be used for catch-up indexation. A rough estimate is that substantially less than that, about a \$9 million increase in RTF liabilities, would cover indexation missed up to and including 2008.

Whether the trustees choose to commit that amount or any other is unknown at the time of writing. There seems little reason, if they are acting in the interest of pensioners as their fiduciary duty requires, and Rule 9f allows, not to use some fraction of the surplus to begin to further offset the loss of purchasing power of Dalhousie pensions in the past decade. How and when, pensioners will be notified of the RTF trustees decision, and the basis for it are other unknowns. Your ADRP Board continues its efforts to improve the transparency and accountability for those decisions. Some provisions in the draft MOU included with this newsletter are part of those efforts. Member's suggestions on those and all other sections of the MOU are encouraged.

### **CURAC Report** **ADRP Delegate Randy Barkhouse**

The national association, the College and University Retirees Associations of Canada (CURAC) to which ADRP belongs produces a newsletter 3-4 times annually, and also holds an annual conference hosted by a member association from across Canada.

The fall issue of the CURAC newsletter, which is linked off the main page of the ADRP web site ([adrp.dal.ca](http://adrp.dal.ca)) provides a thumbnail sketch of retiree association activities at several universities across Canada. It also has a preview of the 2014 annual conference. Any member is eligible to attend, but each association is required to name one as its official delegate.

*(From the CURAC Fall Newsletter)*

#### ***14<sup>th</sup> Annual CURAC / ARUCC Conference & AGM May 28 – 30, 2014 at Hamilton ON***

*The 2014 Conference and Annual General Meeting is being hosted by the McMaster University Retirees Association (MURA), with support from the Retirees Association of Mohawk College (RAMC).*

*Conference sessions will be held on the McMaster University campus, with accommodation available in a student residence on campus and at a hotel in downtown Hamilton, approximately 4 km from campus. Transportation will be provided between sites.*

*The Local Organizing Committee, co-chaired by Mary Johnston and Helen Barton, has planning well underway for what MURA hopes will be an interesting and memorable event.*

***“Innovation: The Future of Aging” will be the conference theme. Sessions will focus on innovations to keep older adults healthy and active for as long as possible. The program will also include a ‘Best Practices’ session and other opportunities for information exchange between retiree associations. Please contact Mary Johnston [johnston@mcmaster.ca](mailto:johnston@mcmaster.ca) with topic suggestions and presentation offers for CURAC Best Practices.***

*Information about the conference program, registration, accommodation, travel and activities will be available at the conference website:*

**<http://mcmaster-retirees.ca/curac2014.html>**

*The retirees of McMaster and Mohawk invite you to come to Hamilton for CURAC 2014, and we hope you will plan extra time to enjoy some of the area's many attractions, such as the Royal Botanical Gardens, the Canadian Warplane Heritage Museum, and Dundurn Castle.*

***For further information, please contact [curac2014@mcmaster.ca](mailto:curac2014@mcmaster.ca) or call the MURA office at 905-525-9140, extension 23171. Please leave a message so that Mary or Helen will return your call.***

### **Seniors College Association of Nova Scotia (SCANS)** **ADRP Representative: Philip Welch**

The Seniors College Association of Nova Scotia (SCANS), founded by a small task force established by the ADRP in 2007, has continued to grow and flourish this Fall with more courses (22) being delivered in more sites (8) - including two courses in Chester, four in Truro, three in Mahone Bay - to over 500 members with some taking more than one course. Our annual membership fee remains at \$135 for as many courses as desired (seats permitting). More details are available at [www.theSCANS.ca](http://www.theSCANS.ca)

Soon after SCANS was started, we elected to provide an occasional "Special Lecture", usually given over two hours at a specific location in HRM. The first eight dealt with various aspects of Medicine, from early history to modern medicine and were all extremely popular. These special lectures have been provided by impartial experts and have covered a wide range of subjects; for example, Global Warming, Legal Concerns for Seniors, the History and Comparison of Health Care in Canada and the United States, Environmental Problems and Remedies, and Renewable Resources in Nova Scotia and Their Management, and earlier this year, Physician Assisted Dying: A Global Perspective.

SCANS has recently entitled this **Special Lecture** program as the **Dr. Ken Rozee Memorial Lecture Series** in honour of our good friend, colleague and committed member and leader of both SCANS and the ADRP. These lectures are free to SCANS members as well as members of the ADRP.

**We make these lectures known to all ADRP members who have an email address, and will continue to do so through the good offices of the ADRP Secretary. One small caveat - any ADRP member who wishes to go to one of these lectures is advised to call the SCANS office (444-7588) well ahead of time, to ensure that a seat will be available, since these lectures are very popular.**

**And another opportunity for you:** SCANS enthusiastically invites retired faculty of Dalhousie University to propose courses to offer during SCANS' fall, winter or spring semesters. Courses are typically once per week for 2 hours, 6-8 weeks in duration, and taught to very receptive adults who are 50+. There is a small honorarium of \$300 for each



course taught as well as travel expenses in some instances. Locations include Bloomfield School on Agricola Street, various Halifax Regional Libraries and other locations in HRM, as well as SCANS Chapter locations in Mahone Bay, Chester, Liverpool & Truro. Please visit: [theSCANS.ca](http://theSCANS.ca) and request/send completed Faculty Information Forms to [wfenrick@eastlink.ca](mailto:wfenrick@eastlink.ca) or to [registrar@theSCANS.ca](mailto:registrar@theSCANS.ca)

## OPINION PAGE

### **The Health Care Debate: Are We Spending Wisely Or Just Spending? by David Zitner, MD**

*[Ed. Note: Dr. Zitner is a family doctor, and a member of the ADRP. He was a Professor in the Faculty of Medicine and the Founding Director of Medical Informatics at Dalhousie. He has worked with several local and national groups to develop and implement methods to evaluate the costs and benefits of health services, including serving on the Canadian Medical Association's Health Policy and Economics Committee, chairing various committees within Capital Health including the Utilization and Quality Committees, and serving on the Board of DoctorsNS.]*

The Association of Dalhousie Retirees and Pensioners is a vocal and often effective advocate in negotiations of medical and pension benefits with the Dalhousie administration. Blue Cross, the Dalhousie insurer, has a small influence on the overall health of members and costs. Provincially administered services have the largest influence on the health-care costs and well-being of ADRP members.

Half of all government spending (\$4 Billion in Nova Scotia) is on health care. Our taxes contribute substantially more towards health insurance than the relatively minor amounts that Blue Cross charges or that Dalhousie contributes on our behalf. Yet, no one really knows what government is buying or achieving when they spend your money. Many people cheer enthusiastically when politicians of all stripes argue that spending on health care should be decreased, yet have no way of knowing whether or not we are getting value from government health care spending. Normally people who spend money know what they are buying.

#### **We Can Know Which Treatments Help or Harm:**

In health care we hope that spending will provide better health. The elements of health are comfort, function and life expectancy. People visit doctors because they want to live longer, feel better and be able to do more. Measuring comfort and function is simple. Estimating your chances of dying is more complicated. Experts at Dalhousie and elsewhere, including Drs. Ken Rockwood and Arnold Mitniski are able to use sophisticated and simple, subjective and objective, information about people to estimate survival. A simple on-line calculator developed by a statistician at the University of Pennsylvania demonstrates the method and is available at <http://gosset.wharton.upenn.edu/mortality/perl/CalcForm.html> .

Medical treatments help many people, harm some, and occasionally are serious waste of time and money. Because it is easy to measure changes in health associated with care, it is reasonable to expect health organizations to tell you which patients are helped or harmed and to stop spending on wasteful care.

Capital Health in Halifax spends about one billion dollars, yet has not bothered to use modern information techniques to link activities and results. The methods to learn which treatments help, hurt or are merely wasteful are the same ones large retailers use to learn shopping habits, or banks use to determine credit worthiness; and each of us needs information about benefits and harms in order to give informed consent. Canadians

spend over \$2 billion, directly and indirectly, on information services guided by the Canadian Institute for Health information. Despite reviewing the charts of each person discharged from a Canadian hospital, health administrators rarely ask (except in rehabilitation medicine), which groups of patients are healthier or sicker after care. Consequently, no one knows the benefits we get from the billions of dollars spent by CDHA and the rest of the Province.

### **Harms From Waiting:**

Many Nova Scotians suffer unnecessarily because of prolonged waiting times. Yet, none of the Districts is able to give the new government a list of all the people who are waiting and what they are waiting for. Allocating money for health care can only be political (small p) when no one knows who is waiting, or the consequences and benefits of a prolonged wait. The new government will be inundated with requests to reallocate spending or to initiate new spending. Yet, the most important management tools are missing because government does not know who is waiting, or the harms of waiting or the benefits of care. Dalhousie retirees are harmed because many have to wait for necessary care or because they cannot find a doctor.

### **Mistakes:**

In 2004 Capital Health participated in the Canadian Adverse Events Study, published in the Canadian Medical Association Journal (<http://www.cmaj.ca/content/170/11/1678.abstract>). An unacceptable number of patients suffered unnecessary death, discomfort and disability from mistakes (appendix 3 of the article lists the kinds of mistakes you should look out for and help your doctor avoid). In 2013, despite numerous prompts, neither Capital Health nor the Provincial government has bothered to learn if the proportion of people who suffer is increasing, decreasing or staying the same. A recent interview with Dr. Pat Croskerry, an international expert in health system error, suggests we are becoming worse, not better. No one knows for sure!

### **Convenience:**

Most retirees and almost all young people use modern information techniques for communication, except in health care. People with chronic disease, who understand their condition, would normally be able to communicate electronically or by phone to discuss their condition and receive the results of tests. Although patients in California and British Columbia are able to access their own laboratory results electronically, in Nova Scotia, a parental Department of Health is worried that Nova Scotians will misinterpret their results, or that their privacy will be breached.

One California HMO dealt with the privacy issue by giving patients an option. The HMO recognized that e-mail might not be secure, and that some people prefer convenience to theoretical privacy problems. They gave patients the option of signing a release, acknowledging the insecurity of electronic communication and stating their preference to receive information by e-mail or telephone or voice mail. Those people who preferred privacy to convenience are able to get their results in the old fashioned way by always visiting the clinic for information and advice.

### **Negotiations:**

The Nova Scotia government insists that all doctors belong or pay fees to DoctorsNS the negotiating body for doctors. Soon, DoctorsNS and the Provincial government will start discussions on dividing the health care pie. The results of these negotiations will have a

profound effect on the care available to retirees. These negotiations will influence whether or not you can have a family doctor, how long you will wait for specialist care, whether your own doctor will care for you in hospital, in the emergency department, at home or at a senior's residence.

Now that the Association of Dalhousie Retirees and Pensioners has shown success in negotiating better benefits, it is time to become involved in the important issue of how Provincial health care treats retirees and pensioners.

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## **NOTICES AND OPPORTUNITIES**

### **Don't Be Hooked By Phishing : *from Dal ITS***

Dal ITS continues to attempt to educate students, faculty, staff, and retirees on the problem of "phishing" which seems to be increasing in frequency and sophistication. Most institutions with online services stress they they do not send out e-mails requesting you to provide your login credentials in response. Nevertheless too many people do.

Below is a summary from Dal ITS on phishing and the potential consequences of being duped into responding;

#### **What is phishing and why is it a problem?**

'Phishing' is a criminal activity carried out by fraudsters attempting to obtain sensitive information such as passwords and credit card details. Victims may stumble onto phishing web sites by mistyping a web address (URL) but usually they first receive email masquerading as official communication from a trusted source (Dalhousie, financial institutions, online auction services, etc.) and are then directed to reply to the email or go to a phishing web site.

**Phishing emails and web sites** have become very sophisticated in appearance and are often difficult to distinguish from legitimate ones. Most create the impression that there is an immediate threat to one of your accounts (email, bank, etc.). Because of the supposed urgency victims often respond by supplying their sensitive information.

#### **What are the risks of responding to phishing scams?**

##### **If you give away your password ...**

- Your email accounts may be used to conduct fraud or other illegal activities.
- Dalhousie may be 'black-listed' and unable to contact a large group of non-Dal email users.
- Your existing financial accounts may be used to withdraw money or to make purchases.
- New bank or credit card accounts may be opened in your name (identity theft).

##### **If you follow links to phishing sites ...**

- 'Drive-by-download' software may take over your computer for criminal purposes.
- Everything you type may be monitored.

**How can I avoid phishing scams?**

- Delete requests for your password
- Be suspicious of any requests for financial information
- Don't click links in unexpected email.

**The following are safe alternatives:**

- Type the organization's main URL into your Web browser's address bar and navigate from there
- Call the organization using a telephone number from a reliable source (ie: telephone directory or legitimate, printed, letterhead)
- Do not fill out forms embedded in email messages
- Use modern versions of browsers such as [Chrome](#), [Firefox](#), or [Internet Explorer](#) and configure them to automatically update.
- Regularly log in to your online accounts and check your transactions.

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## **Dalhousie University Archives Seeks Volunteers For Oral History Project: Michael Moosberger, Dalhousie University Archivist**

The late English writer Rudyard Kipling once reflected, “If history were taught in the form of stories, it would never be forgotten.” It is this sentiment that the Dalhousie University Archives has embraced to launch 200 for 200, an oral history project to celebrate the stories of the Dalhousie community in advance of the University’s 200th anniversary in 2018.

The goal of the project is, over the next four years, to record at least 100 reminiscences from as diverse a group of retired Dalhousie University faculty and staff as possible and add them to another 100 oral histories to be done of Dalhousie alumni. These recorded interviews would be done by retired faculty and staff.

To accomplish this goal, the University Archives is calling for any volunteers from the Association of Dalhousie Retirees and Pensioners (ADRP) who would be interested in working with the University Archives on this project. Volunteers would receive training on oral history interviewing techniques, transcription and the use of the recording equipment to be used on the project. Each trained interviewer would also have to do some preliminary research in the University Archives to prepare for their interviews. We are hoping to get eight to twelve individuals to sign on to the project and agree to participate for at least one or two years.

If this project is of interest to you and you would like to either volunteer or find out more information about the project, please contact **Michael Moosberger, Dalhousie University Archivist at: [Michael.Moosberger@dal.ca](mailto:Michael.Moosberger@dal.ca) or call 494-5176.**

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## An Opportunity for ADRP Members from a CURAC Sponsor

CURAC has partnered with **Economical Select**, formerly Waterloo Insurance, to provide members of ADRP with discounted group home and auto insurance. Economical Select is a member company of Economical Insurance and specializes in providing automobile and property insurance for employee and professional groups throughout Canada. To date, Economical Select has partnered with over 700 group programs across the country. A link (**CURAC Sponsor Waterloo Insurance**) to Economical Select is on the ADRP website: <http://adrp.dal.ca/links.html>.

Economical Select currently has a new campaign that's available to members of CURAC that runs until **February 28, 2014**. Any CURAC member that calls for a non-obligation quote will have their name entered into a draw to win \$2013 in cash. In addition to this, group members will receive a \$5 Tim Horton's gift card as a thank you for calling for a quote.



Home and auto insurance that's easy on the wallet.  
CURAC has partnered with Economical Select® to bring you reduced rates.

**Win**  
**\$2013**  
**in 2013\***

Get a quote today for your chance to win, and receive a \$5 Tim Hortons gift card.

**Getting a quote is easy.**  
**1-866-247-7700**  
**economicalselect.com/contest** Group code: 6262

**economical**  
**SELECT®**  
your group advantage®

Economical Select® is underwritten by Waterloo Insurance Company. Due to government insurance plans, Economical Select does not offer auto insurance in British Columbia, Saskatchewan or Manitoba. The agreement between Economical Select and your group sponsor may be terminated by any party giving 90 days written notice. Upon termination of this agreement for any reason Economical Select will continue to provide the program to existing policyholders until their respective renewal dates. \*Quotes must be received by February 28, 2014 to qualify for free Tim Hortons gift card and contest entry. Visit [economicalselect.com/contest](http://economicalselect.com/contest) for contest rules and regulations. †Tim Hortons® is a registered trademark of Tim Hortons Inc. Tim Hortons Inc. has neither authorized, sponsored, nor endorsed this contest.

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## IN MEMORIAM

### Emily M. Nobles

Since the last Newsletter, we have been informed of only one ADRP member who has died. However, should that have been an oversight, please do let us know, with a few details, of any others (ADRP@dal.ca) so that proper acknowledgement can be made.

ON THE LIGHTER SIDE.....

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# Association of Dalhousie Retirees and Pensioners



Room 2831 Life Sciences Centre  
 Dalhousie University  
 PO BOX 15000  
 Halifax, Nova Scotia  
 B3H 4R2  
 Telephone: (902) 494-7174  
 Fax: (902) 494-8341  
 E-Mail: [adrp@dal.ca](mailto:adrp@dal.ca)

## Membership Application for Payment by Pension Deduction

Employee Number (from your pension stub): B \_\_\_\_\_

Name \_\_\_\_\_

Address \_\_\_\_\_

\_\_\_\_\_

Postal Code \_\_\_\_\_

Phone Number: \_\_\_\_\_ Fax Number: \_\_\_\_\_

E-mail: \_\_\_\_\_

Date of Retirement: \_\_\_\_\_

Dalhousie Department: \_\_\_\_\_

I request that ADRP monthly dues (\$1.66) be deducted from my pension starting (month and year) \_\_\_\_\_, and continuing until I inform you otherwise in writing.

\_\_\_\_\_  
 (Signature)

Please return this form to:

Payroll Office  
 Room 152, Henry Hicks Academic Administration Building  
 Dalhousie University  
 PO BOX 15000  
 Halifax, N.S. B3H 4R2

The information you provide to us will be used for our records and to allow us to contact you or distribute to you information. Information that identifies you will not be shared with any other organization.



## **Association of Dalhousie Retirees and Pensioners (ADRP)**

### **Membership**

Open to all Retirees from the University staff, Non-Academic and Academic. Associate membership is available to those within 5 years of retirement.

### **Mission**

To facilitate and promote the dissemination of information of interest to Dalhousie Retirees; and

To enhance and promote the sense of continuing membership in the Dalhousie Retirees' family.

### **Formal Objectives**

To represent the interests of retirees from Dalhousie University, their spouses and beneficiaries;

To further the understanding of the retirement pension and benefits;

To cooperate with other groups that have similar objectives; and

To provide a conduit for information, when necessary, between the university and retirees.

### **Informal Objectives**

To promote social interaction among its members;

To investigate and negotiate group benefits that a significant number of members may desire;

To provide information to its members about general and specific retirement issues; and

To pursue other issues as the membership directs.

### **For Further Information**

Visit us at our Web Site: <http://adrp.dal.ca> or phone us at (902) 494-7174. Our E-mail is [adrp@dal.ca](mailto:adrp@dal.ca) . Our office is in the basement of the Life Sciences Centre, Room 2831.